

3/27/2013

Mr. Chairman and member of the committee,

My name is Olivia Riutta and I am the co-Director at Montana Women Vote. We are a coalition that works to engage low-income women at all levels of our democracy.

SENATE PUBLIC HEALTH, WELFARE & SAFETY

EXHIBIT NO. 10

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BILL NO. SB 393 / SB 395

And I'm sorry that you have me in front of you today. On Monday, there were many of our supporters here at the Capitol standing up for Medicaid expansion. And they were nervous, and passionate, and experts on what it is like to live without access to health care and what it means for a family and a community.

So I wanted to share with you one of their stories, of a family from the Bitterroot: mom, dad, and three kids, the youngest is just a few months old. Mom had Medicaid during her pregnancy, but is now uninsured. She is usually the breadwinner for the family, but was let go during her pregnancy because of morning sickness. She busy trying caring for a new baby and trying to find work. Their children are currently covered by children's Medicaid.

Dad was hit by a drunk driver in 2009. The accident left him with serious back injuries and constant pain. Now, everyday is a different challenge and something as simple as a long drive is a test of endurance. He is also uninsured.

So while their kids can get care close to home, mom and dad get their medical care from the Partnership Health Center in Missoula, 40 minutes away from home. A community health center, Partnership has a sliding scale fee and this is the only way that they can afford any health care, 40 miles in a car for a man who has serious pain, not to mention the gas money on this meager family budget.

This family would benefit is we choose to expand Medicaid here in Montana and these hard working parents would get access to the health care they need, and closer to home.

If we choose not to expand Medicaid, these are the folks who fall in the coverage "gap." If you make too much money for our current Medicaid eligibility, which is 55% of the FPL (family of five: \$15,163.50), and less than 100% of the FPL (family of five: \$27,570), then you are going to be left simply treading water and hoping not to get sick. While at the same time, people making more money (100% FPL and above) will be able to buy private insurance on the exchange and will also receive subsidies to help pay for those premiums. This coverage gap exists for families, is smaller for Montanans who are elderly or disabled, and biggest for childless adult.

If we don't expand Medicaid, families like this will simply be left out in the cold. They cannot afford to buy private health insurance on their own and they will continue to be uninsured. Hard working Montanans deserve more than a health plan of "just trying not to get sick."

The other thing that our supporters are experts on is this so-called debate over whether Medicaid is good insurance, whether it is worth having access to. Simply put, Medicaid is good insurance. I hear stories all of the time about how access to Medicaid saved someone's life,